



# Client Presentation

## Business & Product Overview

Freedom  
to grow



SMARTFLOWFINANCE

**Credit Professionals Ltd**



## Who are we?

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- Credit Professionals are an independent credit and cash flow management consultancy formed in 1998. As part of our portfolio of services we work with SmartFlow to assist companies in **raising short-term unsecured finance.**
- **SmartFlow** was founded in March 2006 by our Management Team. As serial entrepreneurs they know first hand how difficult it is to grow a business with the constant pressure of day to day cash flow needs.
- We work closely with two global providers of cash flow solutions who have been assigned a Rating of A-1+ by Standard & Poor's.
- We have chosen our business partners carefully to assure our clients the security they are looking for when handing the responsibility for paying their employees to an external party.

## The business challenge

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- Lack of cash flow plays a significant part in holding back the growth of businesses.
- Delay in cash collection can have a serious impact.
- Paying your payroll can be demanding when growing.
- Access to fast and flexible funding is hard to find.
- You may be looking for finance in line with your sales or VAT cycle.



## What does SmartFlow offer?

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- Funding for company payroll, PAYE and NI
- We give you 60 days rolling credit on your monthly salaries, with a provision to allow for growth in payroll
- Typically a decision can be made within 48 hours and funding can be arranged in 7-10 days

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## What's Different about SmartFlow?

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- It is unsecured
- No personal guarantees are required from company directors
- There are no restrictions to using **SmartFlow** to fund your payroll while you continue to use other funding solutions such as factoring, invoice discounting and overdrafts
- You can switch **SmartFlow** on and off whenever you like
- It gives you up to 60 days rolling credit instantly

## Which companies can we help?

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- Companies close to the limit of their existing facilities
- Companies that cannot take advantage of other sources, such as factoring or invoice discounting
- Companies that want a cash injection that can match their sales or VAT cycles
- Companies that need a quick decision
- Companies that need flexible funding



## A comparison with other forms of funding

	<b>Smartflow</b>	<b>Overdraft</b>	<b>Factoring</b>
<b>Would your existing funder require an all asset debenture ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Personal Guarantee's required ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Any termination fees ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Family home at risk ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Control of the sales ledger ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Involvement of your staff ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Will your customers know?</b>	<b>No</b>	<b>No</b>	<b>YES</b>
<b>Will you be charged for credit insurance ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Unreliable / varied funding ?</b>	<b>No</b>	<b>YES</b>	<b>YES</b>
<b>Minimum contract period ?</b>	<b>6 months</b>	<b>* As long as possible</b>	<b>12 months</b>
<b>Typical Cost of Money</b>	<b>+3%</b>	<b>+5%</b>	<b>+4%</b>
<b>Additional fees charged ?</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>



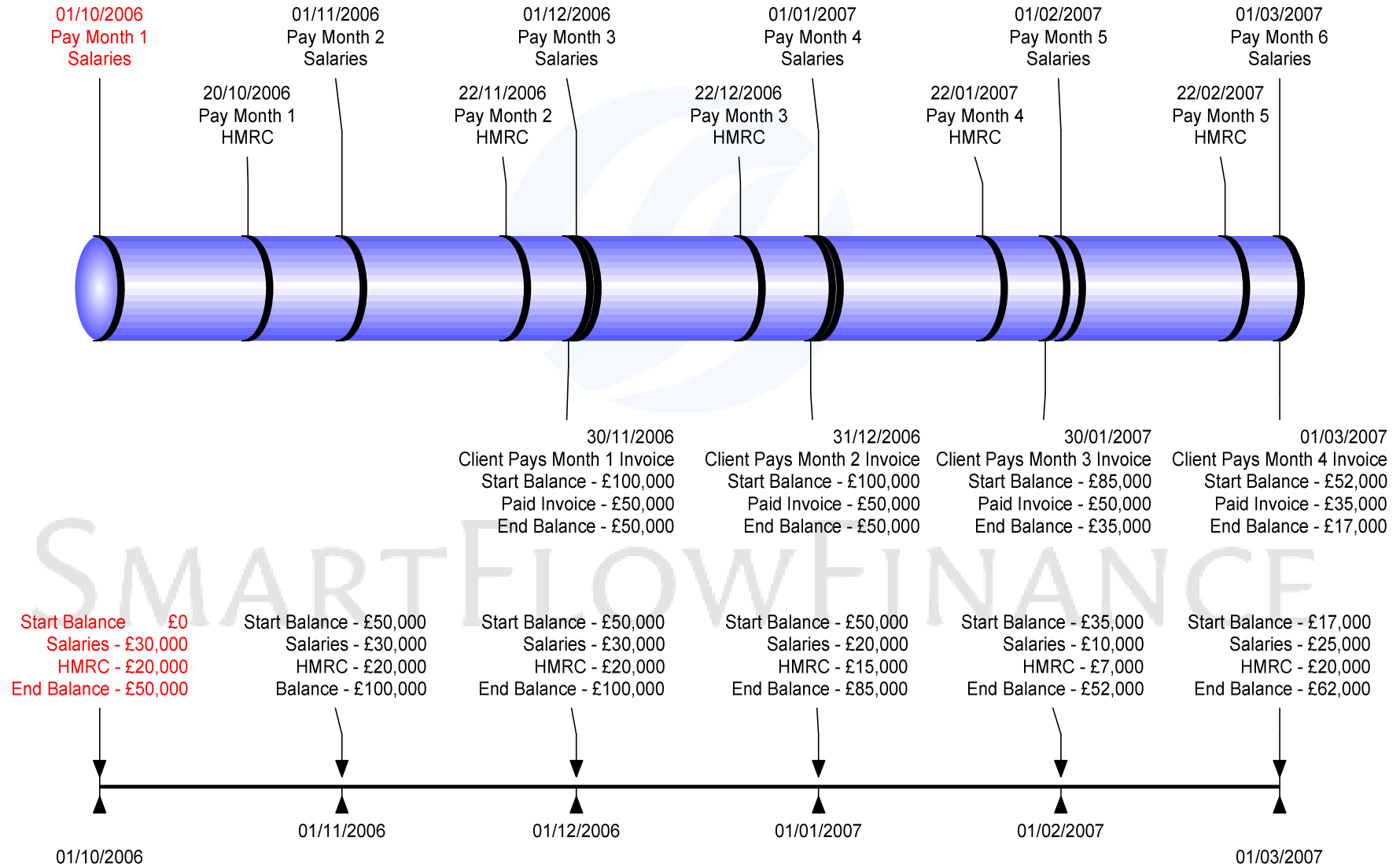
## Our approach

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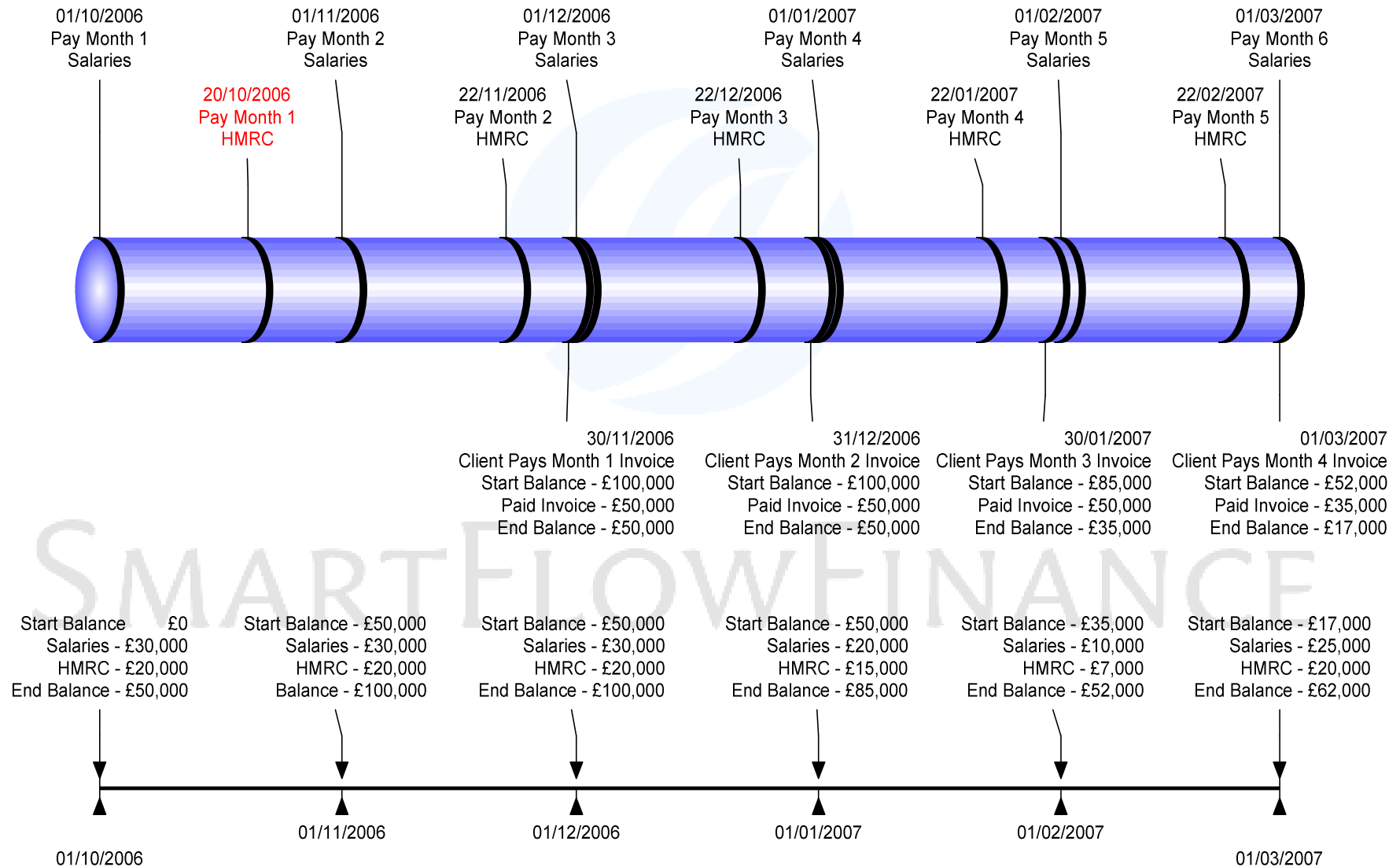
- We take the view that your company and **SmartFlow** are business partners
- You will have full access to your account via a secure internet site to view the status and make any revisions to the employee schedule
- To ensure that all your questions are answered and you have the utmost confidence in the service we provide an Account Manager from the start
- Your Account Manager will undertake a personal visit to your business when initially signing you up to **SmartFlow**. They can answer all your questions on how the service will work for you.
- A customer Service Team is available 9-5, Monday to Friday.



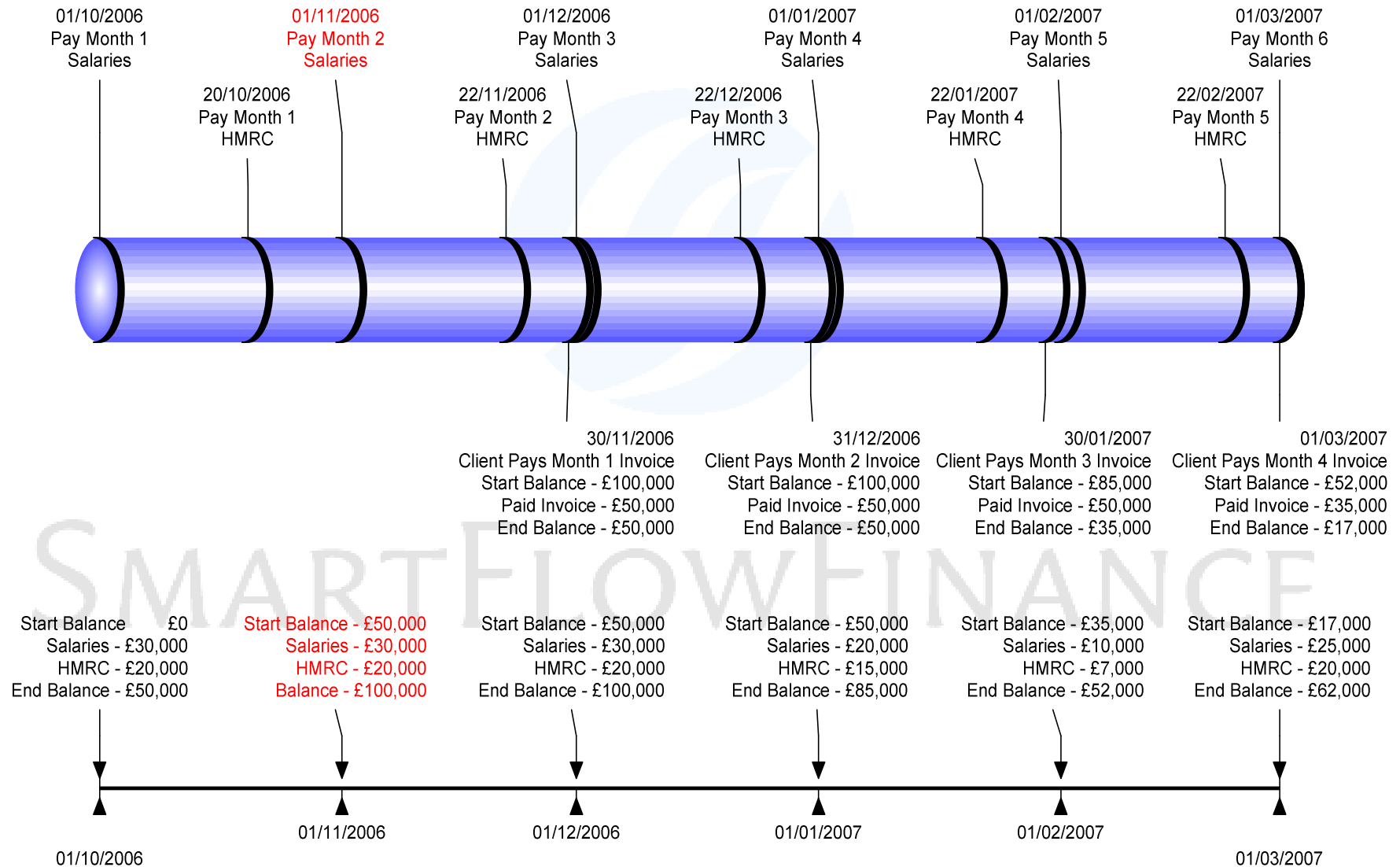
# How it works



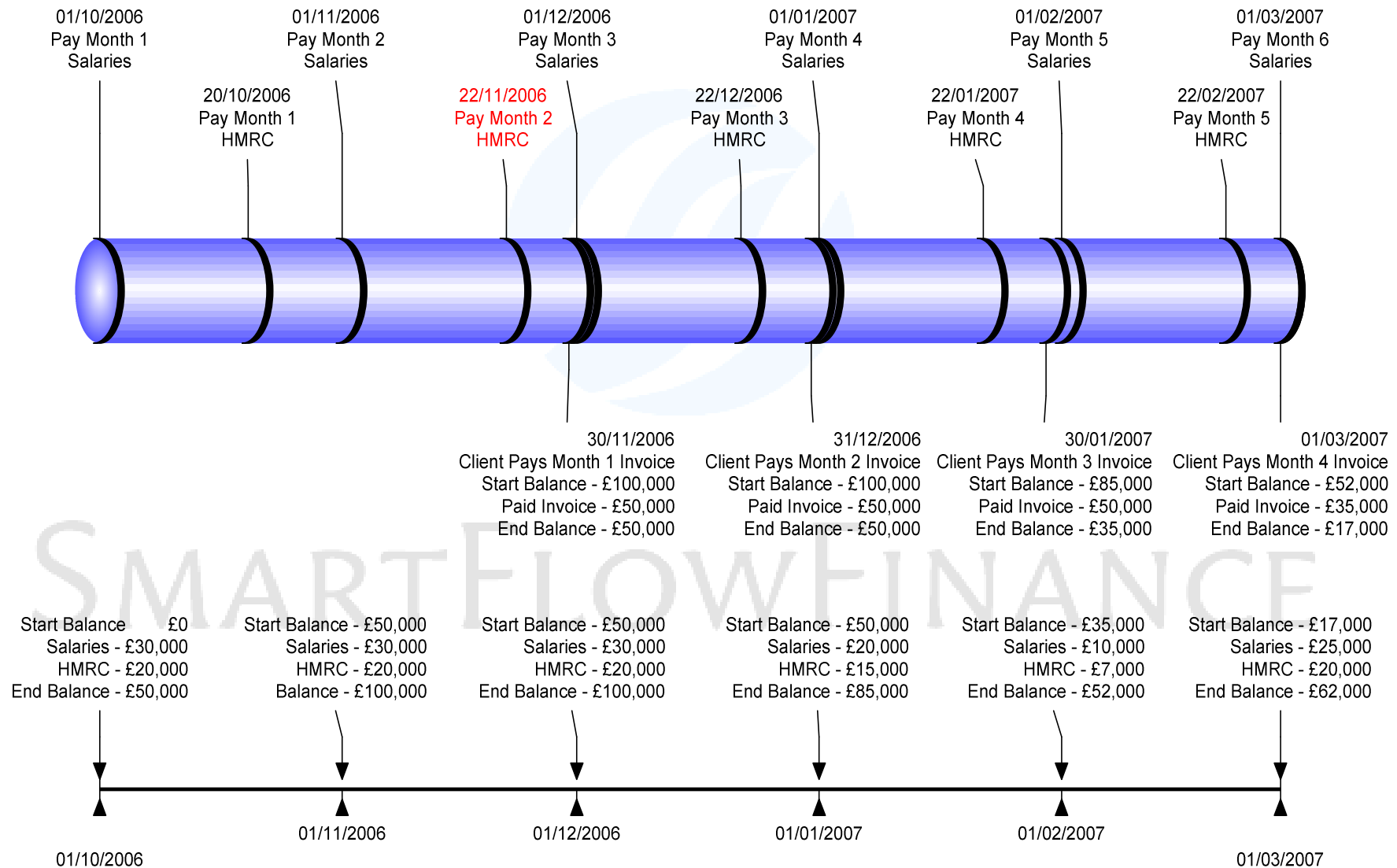
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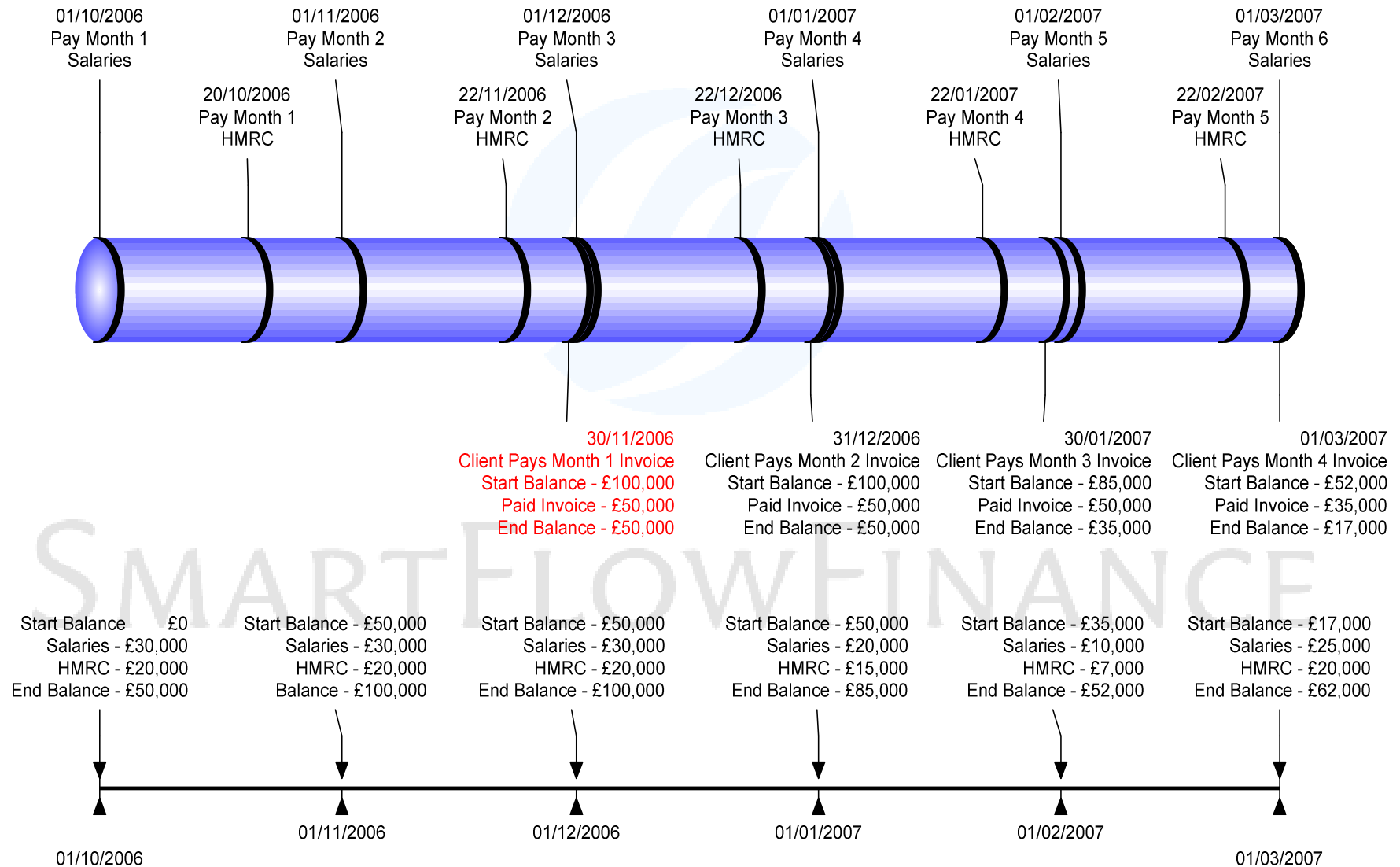
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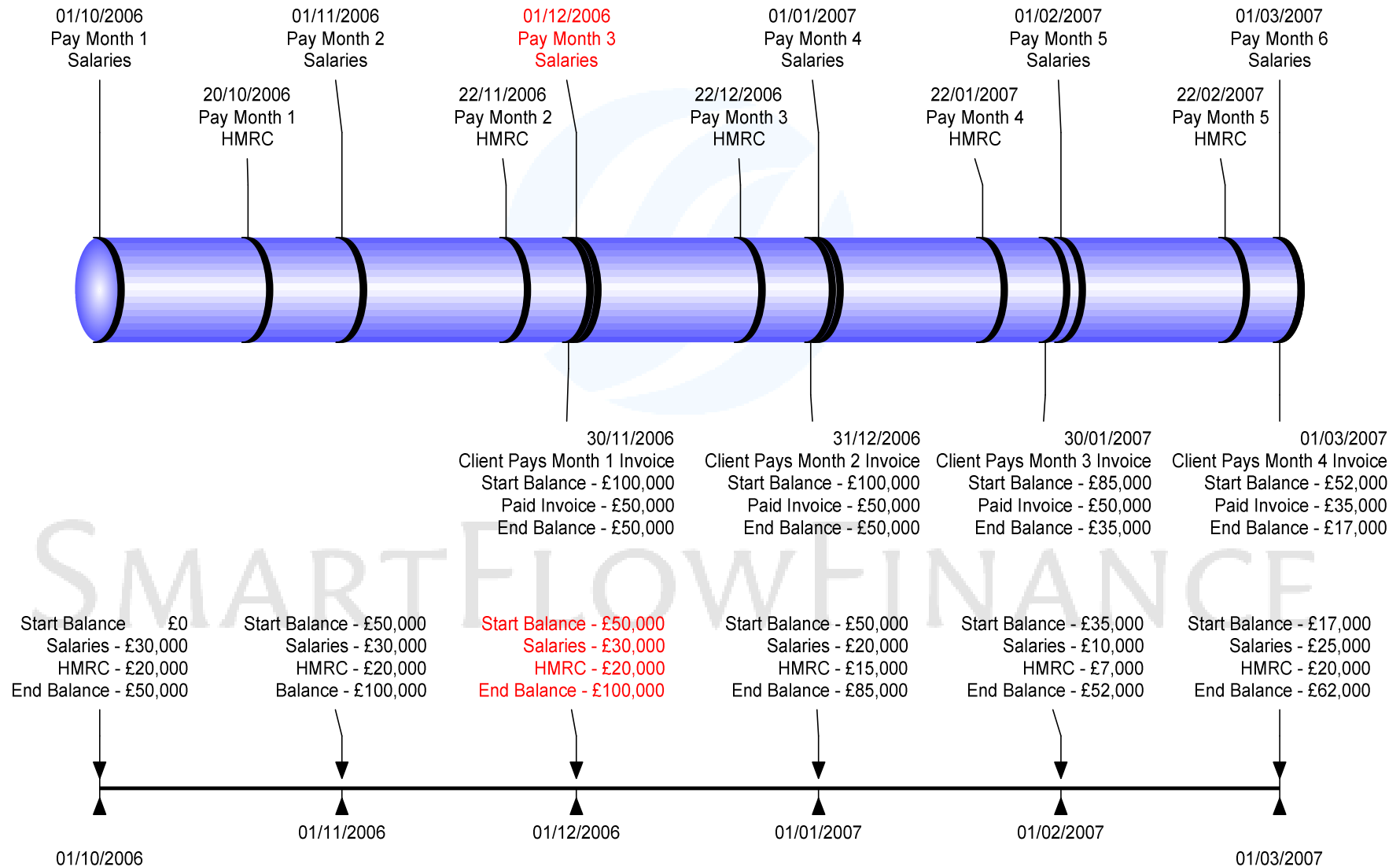
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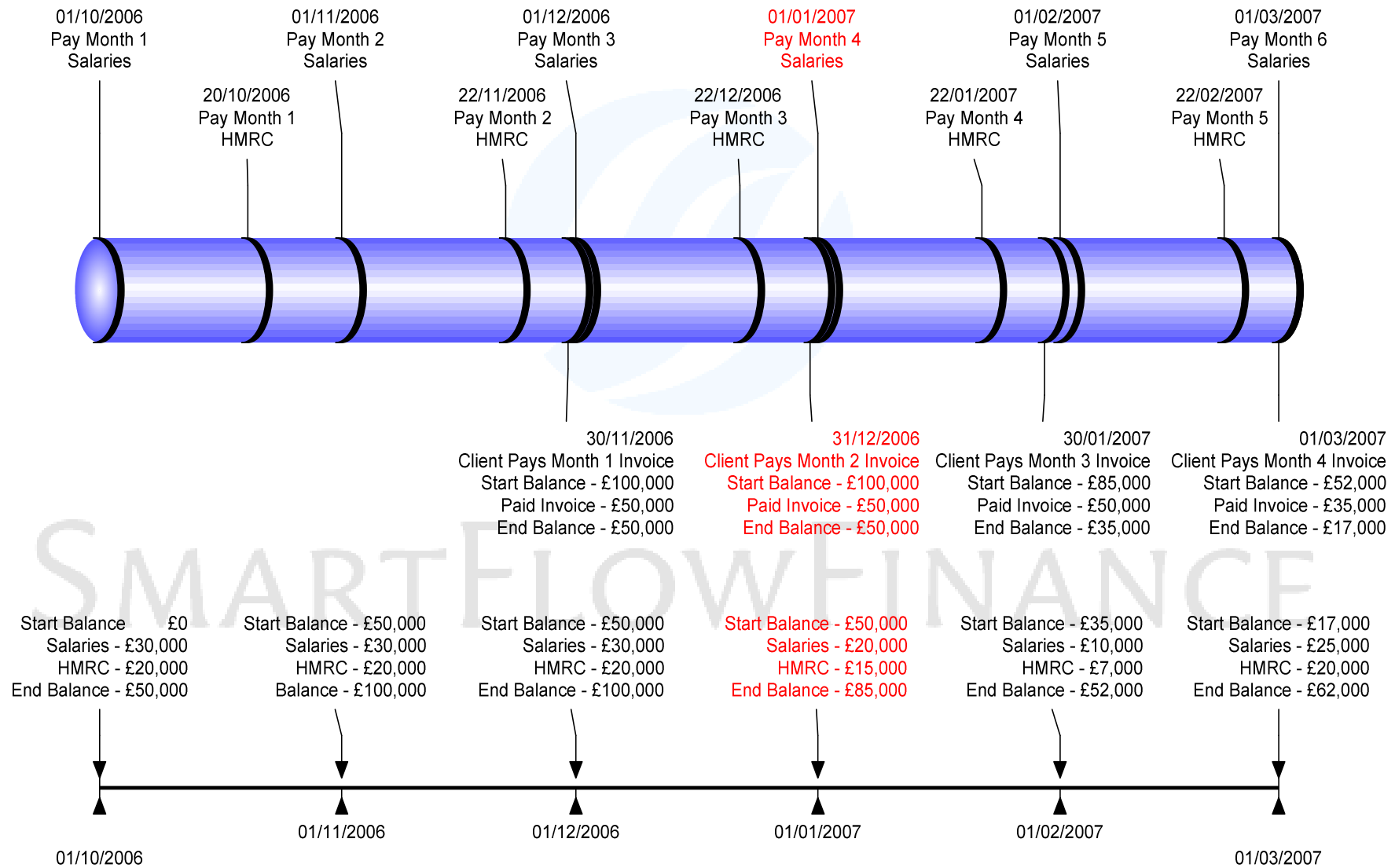
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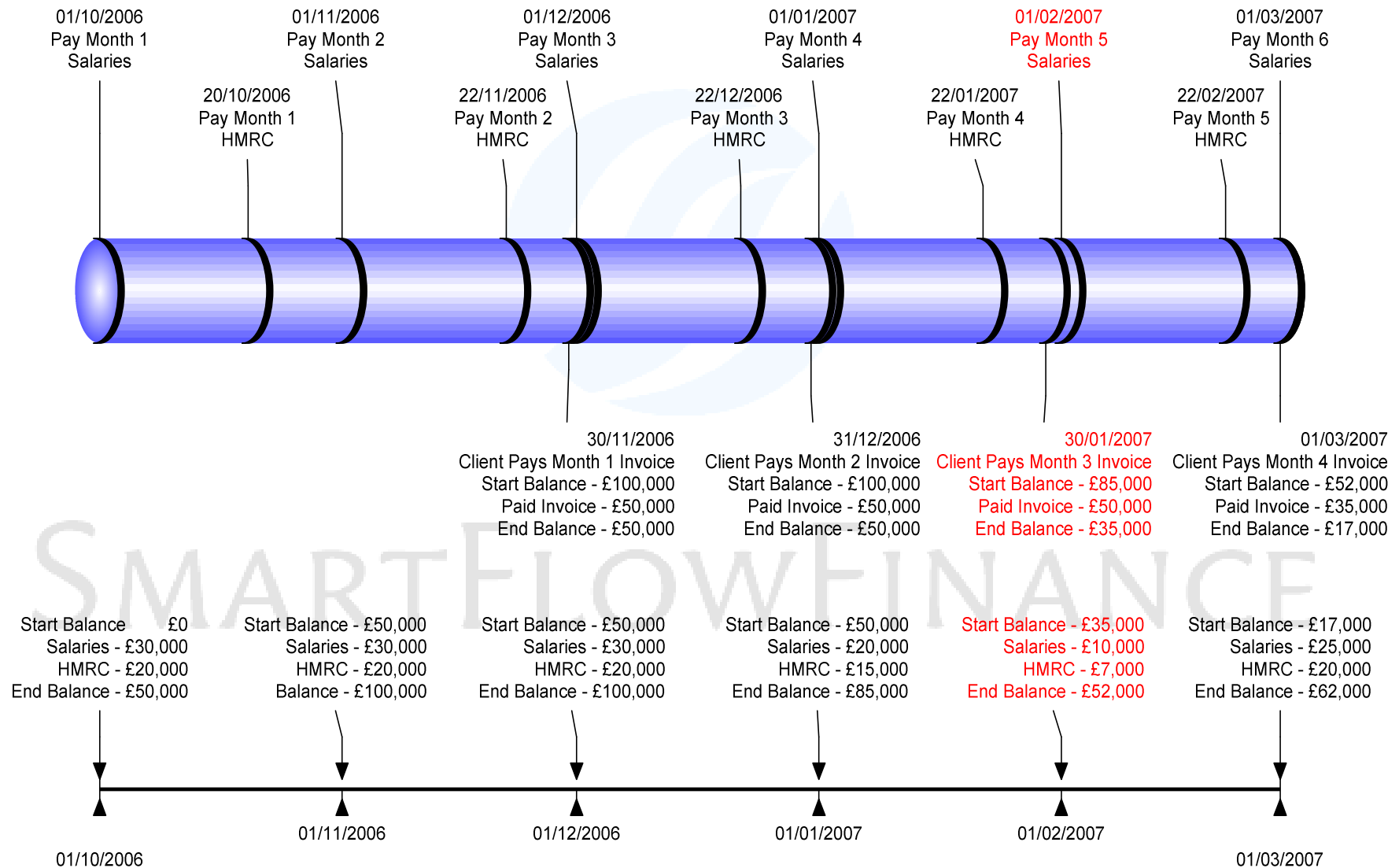
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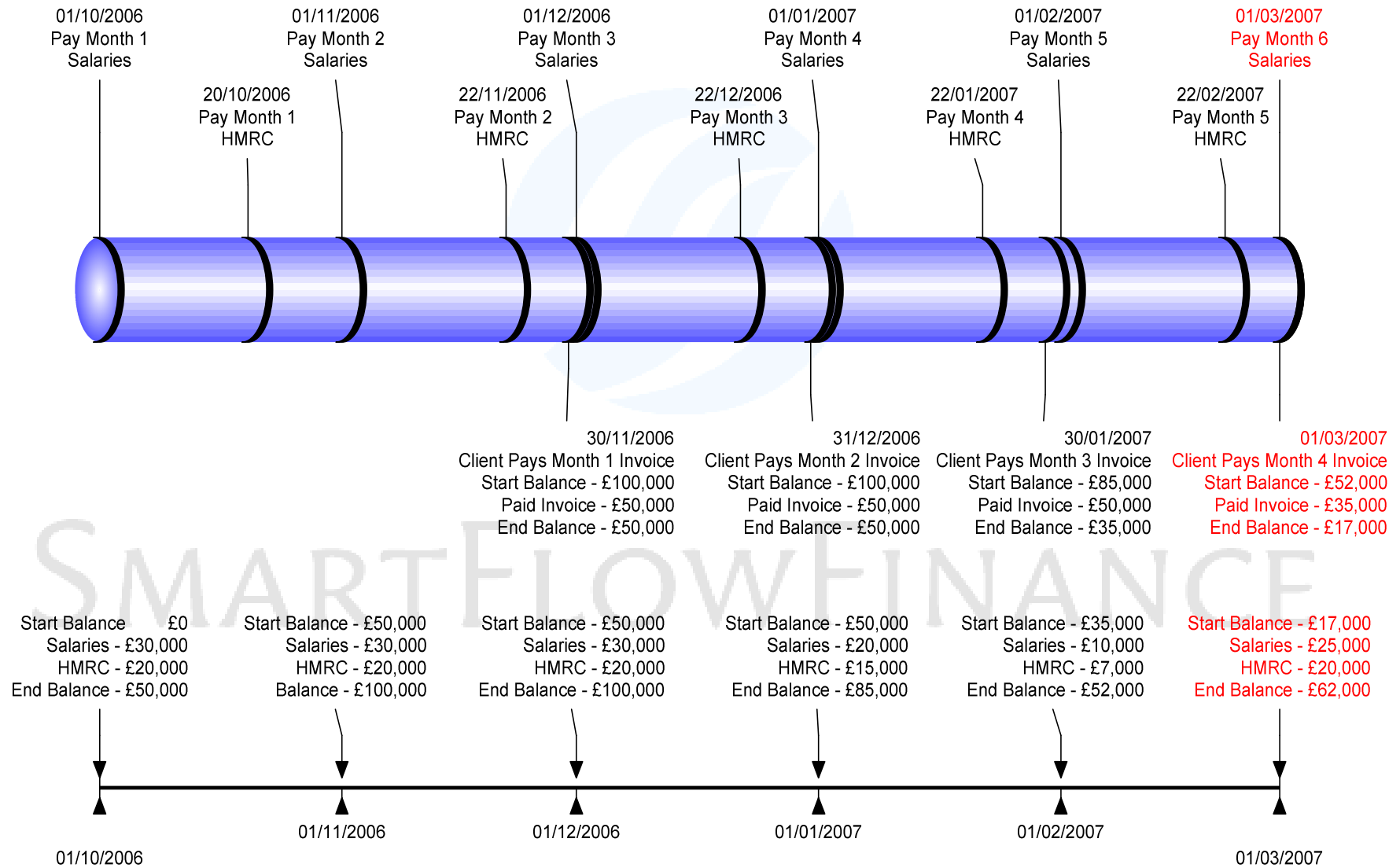


# How it works





# How it works



## Acceptance criteria

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- A minimum of five employees
- Three years trading history
- A projected annual turnover of £1m or more

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## What will it cost?

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- **SmartFlow** charges
  - An ongoing facility fee
  - Funding is available at a competitive rate of base plus 3%.

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**Credit Professionals Ltd** are independent specialists in cash flow and collections. To learn more please either visit us at [www.credit-manager.co.uk](http://www.credit-manager.co.uk) or call us on 0845 166 8252 to talk to us and obtain an application pack.

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